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Date: January 8, 2002

Nehorah A. Mier
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicant(s):	Rudman, et al.	Docket No.:	40655.5200
Serial No.:	09/929,879	Group Art Unit:	2161
Filed:	August 14, 2001	Examiner:	TBA
Title:	SYSTEM AND METHOD FOR RECONCILING EMPLOYMENT BENEFITS		

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner For Patents
Washington, D.C. 20231

Assistant Commissioner:

In accordance with the duty of disclosure under 37 C.F.R. §1.56 and pursuant to 37 C.F.R., §§1.97 and 1.98, Applicant hereby notifies the U.S. Patent and Trademark Office of the documents listed on the attached Form PTO-1449. One copy of each cited document is submitted herewith. Applicant respectfully submits that all pending claims are patentable over the foregoing references, alone or in combination. The Examiner is requested to initial the enclosed Form PTO-1449 and return a copy thereof to the undersigned.

The items listed on Form PTO-1449 may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider the items and to independently ascertain their teaching.

The submission of the listed documents is not intended as an admission that any such document constitutes prior art against the claims of the present application.

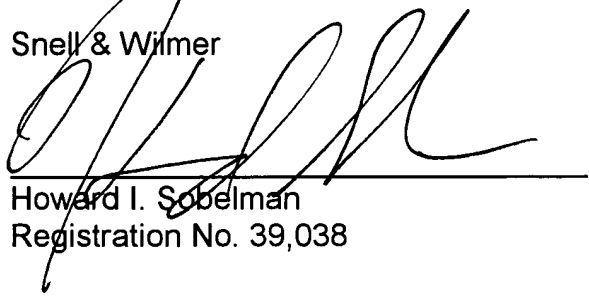
Applicants reserve the right to dispute any of the listed documents as prior art during examination. Further, Applicants do not waive any right to take any action that would be appropriate to antedate or otherwise remove any listed document as a competent reference against the claims of the present application. Furthermore, the submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made or that no other material information may exist.

No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(b)(3), before the mailing date of a first Office action on the merits.

The Assistant Commissioner is hereby authorized to charge any additional fees which may be required for this Information Disclosure Statement, or credit any overpayment to Deposit Account No. 19-2814. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

Respectfully submitted,

Snell & Wilmer

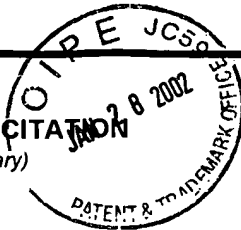


Howard I. Sobelman
Registration No. 39,038

Dated: January 8, 2002

Snell & Wilmer L.L.P.
One Arizona Center
400 E. Van Buren
Phoenix, Arizona 85004-2202
(602) 382-6228
(602) 382-6070 Telecopier

INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)



ATTY DOCKET NO.
40655.5200

SERIAL NO.
09/929,879

APPLICANT(S)
Rudman, et al.

FILING DATE
August 14, 2001

GROUP
2161

U.S. PATENT DOCUMENTS

*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	5,809,484	9/15/98	Mottola et al.			
	5,832,497	11/3/98	Taylor			
	5,966,693	10/12/99	Burgess			
	5,978,768	11/2/99	McGovern et al.			
	5,999,939	12/7/99	de Hilster et al.			
	6,049,776	4/11/00	Donnelly et al.			
	6,108,641	8/22/00	Kenna et al.			
	6,112,181	8/29/00	Shear et al.			
	6,131,085	10/10/00	Rossides			
	6,208,979	3/27/01	Sinclair			

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FOREIGN PATENT DOCUMENTS

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

EXAMINER

DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Applicants reserve the right to dispute any of the listed documents as prior art during examination. Further, Applicants do not waive any right to take any action that would be appropriate to antedate or otherwise remove any listed document as a competent reference against the claims of the present application. Furthermore, the submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made or that no other material information may exist.

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